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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/025,523	12/18/2001	Antonius Adhi Wiryawan	5306.P073	6254

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EXAMINER

GREIMEL, JOCELYN

ART UNIT

PAPER NUMBER

3693

DATE MAILED: 10/18/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

Office Action Summary

Application No.

10/025,523

Applicant(s)

WIRYAWAN ET AL.

Examiner

Jocelyn Greimel

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 18 December 2001.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-24 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-24 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____ | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. This communication is in response to Applicant's application of December 18, 2001. The Examiner acknowledges the Preliminary Amendment of March 27, 2002, in which claim 1 was amended and claims 2-24 were added. Claims 1-24 are currently pending and are presented to be examined upon their merits. Claims 1, 8, 15 and 20 are independent claims.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

3. **Claims 1-24 are rejected under 35 U.S.C. 102(e) as being anticipated by Simpson et al. (US Pub. No. 2003/0112306, hereinafter Simpson).** In reference to claims 1, 8, 15 and 20, Simpson discloses a method and medium comprising:

- a. Communicating and receiving a user interface to a client system via a network communication link (0022-0023), the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (0030-0031; 0033-0035), the plurality of user interface displays configured to receive a user input of the consumer loan application data in at least one data field associated with the one of the plurality of consumer loan applications specified by the user (0036-0043);
 - b. Receiving the consumer loan application data via the network communication link (0018-0023);
 - c. Storing the consumer loan application data in a storage device (0024-0028); and
 - d. Communicating at least a portion of the consumer loan application data to the client system to pre-populate at least one data field corresponding to a subsequent one of the plurality of user interface displays (0035-0043).
4. In reference to claims 2, 9, and 21, Simpson discloses a method and system wherein the plurality of consumer loan applications may be selected from a group of auto loan application, an auto least application, a personal loan application, a home

equity loan application, a credit card application and a small business loan application (0036; 0041-0043).

5. In reference to claims 3-4, 10-11, 17-18 and 22-23, Simpson discloses a method and system wherein the subsequent one of the plurality of user interface displays comprise a user interface display corresponding to a sequence of user interface displays associated with one of the plurality of consumer loan applications specified by the user or associated with a consumer loan application other than the one of the plurality of consumer loan applications specified by the user (0033-0038; 0041-0043).

6. In reference to claims 5 and 12, Simpson discloses a method and system wherein the plurality of user interface displays comprise hypertext markup language (HTML) documents, and communicating the user interface to the client system comprises transmitting the HTML documents via a network communication protocol in response to a request from the client system (0018-0021; 0023; 0030; 0033-0043).

7. In reference to claims 6, 13, 19 and 24, Simpson discloses a method and system wherein the consumer loan application data in the storage device includes the data in a manner to be retrieved in response to customer identifying information (0037-0041, *"...form processing service that identifies which data (e.g. records) are to be placed in which fields. In an alternative arrangement, the data could have been entered in the database in a manner in which each piece of data is tagged in some manner such that,*

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when the data are received by the form processing service, their proper locations in the form can be determined"); and a system and method wherein a portion of the plurality of user interface displays comprise a sequence of user interface displays configured to capture consumer loan application data corresponding to the one of the plurality of consumer loan applications specified by the user (0030; 0033-0043).

Claim Rejections - 35 USC § 103

8. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

9. The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

10. **Claims 7 and 14 are rejected under 35 U.S.C. 103(a) as being unpatentable over Simpson and further in view of Yang et al (US Patent No. 6,301,586, hereinafter Yang).** In reference to claims 7 and 14, Simpson discloses the method and system for a user interface including a plurality of user interface displays configured to

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capture consumer loan application data corresponding to a plurality of consumer loan applications. Simpson does not disclose: the sequence of user interface displays being accessible to the user in series via actuation of a button associated with each display of the sequence of user interface displays.

11. Yang discloses: the user interface including a plurality of user interface displays configured to capture consumer loan application data corresponding to a plurality of consumer loan applications (col. 1 – col. 2, *user actuation of interface in a database system*). It would have been obvious to one skilled in the art at the time of the invention to combine the actuation feature of Yang to the loan application method and system of Simpson to facilitate filling out the forms and increase the use by prospective clients.


Conclusion

12. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jocelyn Greimel whose telephone number is (571) 272-3734. The examiner can normally be reached Monday - Friday 8:30 AM - 4:30 PM EST. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell can be reached at (571) 272-6712. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Jocelyn Greimel
Examiner, Art Unit 3693
October 11, 2006


ELLA COLBERT
PRIMARY EXAMINER